

09868 176

OSTROLENK, FABER, GERB & SOFFEN, LLP

1180 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036-8403

TEL 212 382 0700 FAX 212 382 0888 FAX 212 398 0681

email@ostrolenk.com

PARTNERSSAMUEL H. WEINER
ROBERT C. FABER
EDWARD A. MEILMAN
STEVEN I. WEISBURD
MAX MOSKOWITZ
STEPHEN A. SOFFEN
JAMES A. FINDERWILLIAM O. GRAY, III
LOUIS C. DIUMICH
CHARLES P. LAPOLLA
DOUGLAS A. MIRO
ALFRED R. FABRICANT
MARK LIEBERSTEIN
MICHAEL J. SCHEER**ASSOCIATES**PETER MCGEE*
CHARLES C. ACHKAR
ELLEN S. TAO*
PETER S. SLOANE
STEVEN S. RIBIN
MARY G. PONTENOT
JOEL J. FELBER**BRENDAN J. KENNEDY**
KOURUSH SALEHI**
RICHARD LACAVA
LAWRENCE C. DRUCKER
DOUGLAS Q. HAHN
YURI B. KATESHOV**OF COUNSEL**MARTIN C. SOFFEN
JEROME M. HEALINER
MARTIN PFEPPER
LEON ZITVER*
LAWRENCE A. HOFFMAN
MARTIN J. BERAN
*DC BAR
CONNECTICUT BARWASHINGTON OFFICE**1725 K STREET, N.W.
WASHINGTON, D.C. 20006
TEL 202 457 7785
FAX 202 429 8919**FACSIMILE TRANSMITTAL SHEET**

TO: Tammy Holland

FIRM: U.S. Patent and Trademark Office

FACSIMILE
NUMBER: (703)305-3230

FROM: Michael J. Scheer

TOTAL NUMBER OF PAGES: 4 INCLUDING COVER SHEET.

RE: OFGS FILE NO.: P/2167-310

OPERATOR: Mary T. Biro

DATE: September 25, 2001 TIME:

IF YOU DID NOT RECEIVE ALL THE PAGES, PLEASE CALL BACK AS SOON AS POSSIBLE.

Facsimile Operator Phone Number: (212) 382-0700

Direct Line to OFGS Facsimile Machine: (212) 382-0888 or (212) 398-0681

This message is intended only for the use of the individual(s) to which it is addressed, and may contain information that is privileged, confidential or exempt from disclosure under applicable law. If the reader of this message is not an intended recipient, or the employee or agent responsible for delivering the message to an intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address by mail. Thank you.

REMARKS:

RECEIVED
OCT 2 6 2001
Technology Center 2100

FROM CHASE LEGAL DEPT

(TUE) 8.28'01 10:03/ST.10:02/NO.4860949209 P 5

PATENT APPLICATION ASSIGNMENT -
SOLE AND JOINT INVENTORS

OFGS FILE NO. P/2167-310

WHEREAS, we, Nigel KNIGHT, Richard SMITH, Lawrence DRAKE and Matthew LYNCH as assignors, have invented certain improvements in EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD for which an application for United States Letters Patent has been executed by us of even date herewith, and for which a PCT International patent was filed on 10 December 1999 as application number PCT/GB99/04159, and

WHEREAS, The Chase Manhattan Bank, a banking corporation organized under the laws of the State of New York and having a principal place of business at 270 Park Avenue, New York, New York 10017, as assignee, is desirous of acquiring all right, title and interest in and to said invention and any Patent that may be granted therefor.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we, as assignors, hereby sell, assign and set over to said assignee the entire right, title and interest for the United States and all other countries in and to said invention and the aforesaid application or Patent, all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States and all other countries, including all rights of priority from the filing of said application, and all rights for past infringement, and the Commissioner of Patents and Trademarks is hereby authorized and requested to issue all patents on said inventions or resulting therefrom to said assignee herein, as assignee of the entire interest therein; and the undersigned for ourselves and our legal representatives, heirs and assigns do hereby agree and covenant without further remuneration, to execute and deliver all divisional, continuation, reissue and other applications for Patent on said inventions and all assignments thereof to said assignee or its assigns, to communicate to said assignee or its representatives all facts known to the undersigned respecting said inventions, whenever requested, to testify in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to do generally everything necessary to assist assignee, its successors, assigns and nominees to obtain patent protection for said invention in the United States and all other countries, the expenses incident to said applications to be borne and paid by said assignee.

Date: 21st August 2001
Nigel KNIGHTDate: 23rd August 2001
Richard SMITHDate: 21st August 2001
Lawrence DRAKEDate: 28 August 2001
Matthew LYNCH

(TUE) 8.28'01 10:03/ST. 10:02/NO. 4860949209 P 3

FROM CHASE LEGAL DEPT

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		CROSS FILB NO. P/2167-310																																																															
<p>As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p>EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD</p> <p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input checked="" type="checkbox"/> was filed on <u>10 December 1999</u> as United States patent Application Number or PCT International patent application number <u>PCT/GB99/04159</u> and was amended on <u>7 March 2001</u> (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendments referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 35, Code of Federal Regulations, §1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <table border="1"> <thead> <tr> <th>Prior Foreign or Provisional Application(s)</th> <th>COUNTRY</th> <th>APPLICATION NUMBER</th> <th>DATE OF FILING (day, month, year)</th> <th>PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td>60/112,331</td> <td>15 December 1998</td> <td>YES <u>X</u> NO</td> </tr> <tr> <td></td> <td></td> <td></td> <td>YES NO</td> </tr> <tr> <td></td> <td></td> <td></td> <td>YES NO</td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.</p> <table border="1"> <thead> <tr> <th>UNITED STATES APPLICATION NUMBER</th> <th>DATE OF FILING (day, month, year)</th> <th>STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERS & SOFFEN, LLP, and the members of the firm, Samuel H. Weinst - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 14,322; Edward A. Melman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finkler - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dajmalch - Reg. No. 30,625; Douglas A. Mauro - Reg. No. 31,643, and Michael J. Schert - Reg. No. 34,425, as attorneys with full power of substitution and re-creation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERS & SOFFEN, LLP 1180 AVENUE OF THE AMERICAS NEW YORK, NEW YORK 10036-8401 CUSTOMER NO. 2352</p> <p>DIRECT TELEPHONE CALLS TO: (212) 382-0700</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1"> <thead> <tr> <th>FULL NAME OF SOLE OR FIRST INVENTOR</th> <th>INVENTOR'S SIGNATURE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Nigel KNIGHT</td> <td><i>Nigel Knight</i></td> <td>21st August 2001</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country)</td> <td colspan="2">COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td>Bournemouth BH7 9DB, United Kingdom</td> <td colspan="2">ZDA, ENGLAND <i>NMK</i></td> </tr> <tr> <td>POST OFFICE ADDRESS</td> <td colspan="2"></td> </tr> <tr> <td>c/o Chaseide, Bournemouth BH7 7DB, United Kingdom</td> <td colspan="2">c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>NMK</i></td> </tr> <tr> <th>FULL NAME OF SECOND JOINT INVENTOR (if any)</th> <th>INVENTOR'S SIGNATURE</th> <th>DATE</th> </tr> <tr> <td>Richard SMITH</td> <td><i>Richard Smith</i></td> <td>21/8/2001</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country)</td> <td colspan="2">COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td>Bournemouth BH7 7DB, United Kingdom</td> <td colspan="2">ZDA ENGLAND <i>RS</i></td> </tr> <tr> <td>POST OFFICE ADDRESS</td> <td colspan="2"></td> </tr> <tr> <td>c/o Chaseide, Bournemouth BH7 7DB, United Kingdom</td> <td colspan="2">c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>RS</i></td> </tr> </tbody> </table>				Prior Foreign or Provisional Application(s)	COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	United States	60/112,331	15 December 1998	YES <u>X</u> NO				YES NO				YES NO	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)							FULL NAME OF SOLE OR FIRST INVENTOR	INVENTOR'S SIGNATURE	DATE	Nigel KNIGHT	<i>Nigel Knight</i>	21 st August 2001	RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP		Bournemouth BH7 9DB, United Kingdom	ZDA, ENGLAND <i>NMK</i>		POST OFFICE ADDRESS			c/o Chaseide, Bournemouth BH7 7DB, United Kingdom	c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>NMK</i>		FULL NAME OF SECOND JOINT INVENTOR (if any)	INVENTOR'S SIGNATURE	DATE	Richard SMITH	<i>Richard Smith</i>	21/8/2001	RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP		Bournemouth BH7 7DB, United Kingdom	ZDA ENGLAND <i>RS</i>		POST OFFICE ADDRESS			c/o Chaseide, Bournemouth BH7 7DB, United Kingdom	c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>RS</i>	
Prior Foreign or Provisional Application(s)	COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119																																																													
United States	60/112,331	15 December 1998	YES <u>X</u> NO																																																														
			YES NO																																																														
			YES NO																																																														
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)																																																															
FULL NAME OF SOLE OR FIRST INVENTOR	INVENTOR'S SIGNATURE	DATE																																																															
Nigel KNIGHT	<i>Nigel Knight</i>	21 st August 2001																																																															
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP																																																																
Bournemouth BH7 9DB, United Kingdom	ZDA, ENGLAND <i>NMK</i>																																																																
POST OFFICE ADDRESS																																																																	
c/o Chaseide, Bournemouth BH7 7DB, United Kingdom	c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>NMK</i>																																																																
FULL NAME OF SECOND JOINT INVENTOR (if any)	INVENTOR'S SIGNATURE	DATE																																																															
Richard SMITH	<i>Richard Smith</i>	21/8/2001																																																															
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP																																																																
Bournemouth BH7 7DB, United Kingdom	ZDA ENGLAND <i>RS</i>																																																																
POST OFFICE ADDRESS																																																																	
c/o Chaseide, Bournemouth BH7 7DB, United Kingdom	c/o JP Morgan Chase, Chaseide, Bournemouth BH7 7DA, ENGLAND <i>RS</i>																																																																

Technology Center 2100

OCT 2 6 2001

RECEIVED

CONTINUED ON PAGE 2

(0923446.1)

CHASE LEGAL DEPT

RECEIVED
OCT 26 2001
Technology Center 2100